

Updates

For New Jersey Public Employers

New Jersey Division of Pensions and Benefits

Winter 2005

Medicare Part D Implications for Retirees and Employers

Medicare Part D, the first widely available federal prescription drug program, took effect January 1, and has generated much media attention. Beginning November 15, 2005, anyone residing in the United States (or U.S. territories) eligible for Medicare was eligible to enroll in Medicare Part D.

The State of New Jersey has worked closely with its health benefits consultants to satisfy all federal requirements in order for the State Health Benefits Program (SHBP) to receive savings under Medicare Part D. If you are a participating SHBP employer, you do not need to take any action in order to share in these savings. The savings are reflected in the new SHBP Calendar Year 2006 Medicare Retiree Rates, which were sent to you in September 2005.

SHBP-participating employers should not retain the services of an actuary or any other professional for the purpose of attempting to apply for the Medicare Part D subsidy. The SHBP will handle all administrative, compliance, and communications matters, including those with the Centers for Medicare & Medicaid Services (CMS), the federal agency responsible for administering Medicare.

As a broad review, Medicare currently consists of four distinct parts:

- Part A covers hospital and related costs. Enrollment in Part A is automatic for most people upon reaching Medicare coverage age, and for those who qualify due to disability;
- Part B covers physicians' fees. Enrollment in Part B is not automatic, and must be applied for by the participant. There is a monthly premium that must be paid by the participant for the Medicare Part B coverage. For 2006, this monthly premium is \$88.50 per person. Note that the SHBP requires that all eligible retired members enroll in both Part A and Part B upon becoming eligible, and then submit proof of their enrollment in the form of a photocopy of their Medicare identification card. Otherwise, the member cannot continue to participate in the SHBP and will be terminated after a warning is mailed.

continued on page 4

New Horizon Blue Cross Blue Shield Member ID Numbers

New Member Identification Numbers Prevent Identity Theft

Many State and local employees are covered by the State Health Benefits Program, and to these employees their ID card is both a tangible symbol of this coverage and a necessary tool in utilizing their health benefits. In order to better protect members' personal information, Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ), the administrator of the Traditional Plan, NJ PLUS, and the SHBP Employee Prescription Drug Plan (through the Caremark pharmacy benefits management company), is providing members with a new identification (ID) number.

The current ID number (typically the 9-digit Social Security number of the primary insured) is being replaced by a

continued on page 2

Inside

From the Director	2
Horizon Member ID	2
Legislation Update	3
MBOS Can Ease Employer's Functions.....	3
IROC Available Throughout State	5
Employer Education Programs	6
IROC User Guide Help Line & Tutorial	7
Updated Publications Index.....	8

From the Director

It once again is my pleasure to speak to you through this edition of the *Updates* newsletter. As always, we have been very busy at the Division of Pensions and Benefits since our last edition. Our commitment to using the latest technology has produced a series of online resources that greatly enhance access to the benefits systems and their administration. The Internet-based Report of Contributions (IROC) roll-out has been a marked success, and is now available to all employers throughout the State. We welcome your comments or suggestions for improvements to this crucial reporting tool, and we urge those of you who have not yet adopted IROC to learn about it through our new online *IROC Users Guide*, which visually takes you step-by-step through IROC's features and advantages. At some future date, we expect to require all employers to use this tool to simplify reporting and to allow us to maximize our resources. We are confident that you will be eager to join the vast majority of employers who are now experiencing the ease and speed of online contributions reporting. An online video tutorial is available for employers and pertains specifically to IROC (see page 7).

Similarly, our new Member Benefits Online System (MBOS) gives active members a direct look at their own pension and, if applicable, Deferred Compensation and State Health Benefits Program accounts, and allows for quick retirement estimates and submission of loan applications directly through the Internet. MBOS gives members a better understanding of their financial futures, and can relieve you of many mundane inquiries from your employees. To encourage your members to begin using this application, we have developed a video tutorial which can be easily accessed by members and visually displays how to navigate through MBOS (see page 7).

Finally, a great deal of attention has been focused on the recently released *Report of the Benefits Review Task Force* which suggested possible changes to the manner in which our systems are funded, and in the benefits that are currently available to our members. Remember that our existing benefits are defined by State statutes and labor contracts, and any benefit changes could take place only after those statutes or contracts are altered. Such a process requires time, patience, and careful consideration for all parties involved. Should any changes in fact result from the report's suggestions, we will ensure that you are kept fully informed of the implications through this newsletter and our regular Certifying Officer letters, Employer Education seminars, and our Web site.

Please review this edition of *Updates* thoroughly, and do not hesitate to contact us with any questions, comments, or suggestions you may have on these or any other pension and benefits related topic. We are always here to help you as you strive to serve your employees, and we look forward to introducing new developments in upcoming editions of this newsletter.

Frederick J. Beaver, Director
Division of Pensions and Benefits

New Horizon Blue Cross Blue Shield Member ID Numbers

continued from page 1

unique 15 character, alphanumeric identifier. New ID cards are being issued in phases beginning in January 2006. A letter explaining the change and instructions to begin using the new ID card is included with the cards. In the event that a member made a change to their Traditional Plan, NJ PLUS, and/or Employee Prescription Drug Plan coverage during the Open Enrollment (Oct 1 – 31, 2005), it is possible that the member received a card with the new identifier before January 2006.

It is important to note that Horizon BCBSNJ began using this new identifier for all external communications, including member and provider *Explanation of Benefits* (EOB) statements, in November. For any member who has not yet received their new card, claims processing and customer service inquiries may continue to be handled using the Social Security number. Any questions can be directed to a Horizon BCBSNJ Customer Service Representative, toll-free, at 1-800-414-7427.



**PERS &
TPAF**

Legislation Update

Chapter 135, P.L. 2005, SHBP Coverage for Elected Officials and Their Dependents – Effective Date: July 7, 2005

This law provides that an affiliate of a majority representative of State employees for collective negotiation purposes, which affiliate represents State employees, may obtain coverage in the State Health Benefits Program (SHBP) for its elected officers and employees and their dependents. Each affiliate electing to participate in SHBP will remit the premium rates or periodic charges to the program, as such rates or charges are determined for local government employees and applicable to the coverage provided.

Chapter 6, P.L. 2005, Administrative Law Judges and Workers' Compensation Judges Recall for Service – Effective Date: January 19, 2005

This law amends N.J.S.A. 52:14F-4 and N.J.S.A. 34:15-49, which requires these judges to retire upon attaining age 70, to provide that upon such recall the retired administrative law judge or judge of compensation will have all the powers of such a judge and will be paid a per diem allowance to be fixed by the Director/Chief Administrative Law Judge or the Director/Chief Judge of the Division of Workers' Compensation, as applicable. The recalled judge will be reimbursed for reasonable expenses actually incurred in connection with the assignment and will be provided with such facilities as may be required in the performance of the judge's duties. Those per diem compensation and expenses will be paid by the State.

A recalled judge whose compensation exceeds that statutory earnings limit for PERS retirees will have their pension benefit suspended and will be reenrolled as an active member of the PERS.

Chapter 198, P.L. 2005, Long Term Care Insurance Plan – Effective Date: Feb. 1, 2006

Requires the State Treasurer to provide a long term care insurance plan through which local public employees and retirees may purchase at their own expense long term care insurance. Municipalities, counties, boards of education, and other local public entities, subject to the "Local Public Contracts Law," the "Public School Contracts Law," and the "County College Contracts Law," by adoption of a resolution, may elect to offer the long term care insurance plan to their employees and retirees. An employee or a retiree who chooses coverage will pay the entire cost of the long term care insurance.

Chapter 162, P.L. 2005, Prohibits Investments of State Funds in Government of Sudan – Effective Date August 1, 2005

Prohibits the investment of New Jersey public employee retirement funds in any foreign company with an equity tie to the government of Sudan or its instrumentalities.

**PERS, TPAF
& PFRS**

MBOS Can Ease Employer's Functions

As a readily available contact between your employees and their pension systems, you have likely answered the same types of pension and benefit related questions many times. Employees want to know whether they are eligible to take a pension loan and for what amount, how much service credit has posted to their accounts, if enrollments have been processed and certifications issued. Doubtless you have wished that your employees could access such information themselves, sparing your time for your other responsibilities.

The Member Benefits Online System (MBOS) gives members that access at work, at home, anywhere there is a computer connected to the Internet. One of the latest of a series of computer-based applications that are enhancing the day-to-day operations involved in the administration of the State's pension funds, MBOS has already given many members an

continued on page 7

Medicare Part D Implications for Retirees and Employers

continued from page 1

- Part C, known as “Medicare Advantage,” is a Health Maintenance Organization (HMO) or Preferred Provider Organization (PPO) option that replaces Parts A, B, and usually D. Most people do not choose this option and it is not a plan option available through the SHBP. For those that do enroll in Part C, the HMO or PPO coordinates the participant’s health care, with financial reimbursements from Medicare;
- Medicare Part D is the Medicare prescription drug plan. Note that:
 - A Medicare participant must have either Part A or Part B to enroll in Part D.
 - Otherwise coverable Part D drugs that are covered under Part A or Part B **will not be covered under Part D**, regardless of whether the beneficiary has Part A or Part B coverage.

It is important to understand that the design of the SHBP plans available to all the SHBP’s Medicare-eligible retirees meets or exceeds the Medicare Part D requirements (that is, the SHBP plans provide coverage that is equal to or better than the Medicare D plan). Therefore, Medicare-eligible retired members of the SHBP need not enroll in a Part D plan. Medicare-eligible SHBP members were mailed a *Notice of Creditable Coverage* letter which attests to this fact.

From the retirees’ perspective, there will be little or no change in their SHBP prescription drug coverage this year that results from Medicare Part D. Medicare retirees who pay for the cost of their SHBP coverage will participate in the Medicare Part D savings available to the SHBP, which will be reflected in their 2006 rates.

For any SHBP members who do choose to enroll in a Medicare Part D plan, the SHBP will terminate SHBP prescription drug coverage for the member and all of the member’s dependents. (A dependent cannot continue coverage under the SHBP if the member’s own coverage is terminated.) This termination applies only to retirees. Active members who are eligible for Medicare Part D can enroll and maintain their SHBP prescription drug coverage. However, upon retirement, these members will have to choose between the two.

While most retired SHBP members need not enroll in a Medicare Part D plan, some SHBP members who qualify for limited-income subsidy programs may find it beneficial to enroll in Medicare Part D. Additional information about these limited-income groups is available in the *Frequently*

Asked Questions about Medicare Part D, which is found on the Division of Pensions and Benefits Web site (see below). However, it is crucial that these members realize that they and their dependents will be terminated from SHBP prescription drug coverage if they enroll in a Part D plan.

Retirees who enroll in Medicare Part D and later change their mind and wish to return to SHBP prescription coverage may do so provided that they have maintained their SHBP medical plan coverage. These retirees must notify the SHBP within 60 days of the date their Medicare Part D coverage was terminated, and SHBP prescription coverage will then be reinstated retroactive to the Medicare Part D termination date. If the SHBP is not notified until on or after the 61st day after Medicare Part D coverage was terminated, the SHBP prescription drug coverage will be reinstated on the first of the month following a two month waiting period beginning on the date the request for re-enrollment was received by the SHBP.

Likewise, retirees who choose not to enroll in Medicare Part D when first eligible will be able to enroll in a Part D plan should their SHBP coverage terminate. In this case, the retiree must provide the Medicare Part D plan with a copy of their *Notice of Creditable Coverage* mentioned above.

Some retirees have a deduction from their monthly pension check to cover their SHBP plan premium, and some retirees are required to remit their SHBP plan premium on their own in cases in which the pension check is too small to cover the premium. If such a member chooses to enroll in Medicare Part D, the subsequent termination of the SHBP prescription drug coverage will result in a change to the net amount of the pension check or the required premium remittance.

If, as an employer, you offer prescription drug coverage for your retirees that is not through the SHBP, you should be prepared to explain the advantages and/or disadvantages of your plan(s) in comparison to Medicare Part D. Your retirees will likewise need to review the offerings and understand their implications.

In order to better understand Medicare Part D, please review the extensive information provided at: www.Medicare.gov. In addition, the Division of Pensions and Benefits has prepared a *Frequently Asked Questions* (FAQ) guide regarding Medicare Part D and its specific implications for SHBP members. The Division’s FAQ can be viewed at:

www.state.nj.us/treasury/pensions/medd-faq.htm

IROC Available Throughout State

The creation of the *Internet-based Report of Contributions* (IROC) has been a major focus of the Division of Pensions and Benefits over the past year. IROC is a significantly improved system that takes advantage of the speed and organization of the Internet for the reporting and remitting of the pension contributions that you deduct for your employees. Developed to be easier, quicker, and more resistant to error than the previous, paper-based *Report of Contributions* (ROC) that has been in use for decades, IROC has already garnered much praise from the Certifying Officers whose workloads it has lessened, and is now available to all employers throughout the State.

IROC was designed with you, the employer, in mind. It allows you to enter your employees' pension contribution figures in an electronic spreadsheet format rather than on a paper spreadsheet. The program automatically performs calculations for you that would previously have required your manual changes. Entering a new value in base salary results in the program automatically adjusting all cells that are affected by that change. This greatly speeds the completion of the ROC, and greatly reduces the number of errors. Combined with the speed and security of transmitting the report over the Internet, IROC offers the solution to nearly every problem that has been experienced with earlier paper versions, and enhances the upgrades that were introduced with the Division's first computerized ROC program, the *Excel-based Report of Contributions* (EROC).

How to Access the IROC

If you have not already been set up to use IROC, please contact the Division of Pensions and Benefits' Employer Education Unit at (609) 777-2111 or online at: pensions.nj@treas.state.nj.us. The Employer Education Unit will assist you in how to use IROC and will help you to establish your IROC connection.

Suggestions Welcome

If you are already using IROC and have any comments or suggestions for improving the program or gaining a better understanding of its features, the Employer Education Unit would like to hear from you — first-hand impressions of users in the field are invaluable for designing adjustments in the future. We need to know of any technical problems that have been experienced in using IROC. Please direct your comments to the phone number or e-mail address given above, or send them via mail to: Division of Pensions and Benefits, Attn: Employer Education Unit, P.O. Box 295, Trenton, NJ 08625-0295.

Submitting the ROC in a Proper and Timely Manner

The Division of Pensions and Benefits has been making a concerted effort to increase awareness among employers of the importance of submitting the ROC in a correct manner. This means that no data occurring in a different quarter is entered onto the ROC, and that the ROC is submitted on time. To clarify:

- Retroactive pay increases for active members are reported on the ROC as base salary. The "comments" section of the ROC is used by the employer to explain the reason for the retroactive pay. For a person who has retired in a previous quarter, is off payroll on a leave of absence extending from the past quarter, or has been terminated as an employee before the current quarter has started, retroactive salary payments are never reported on the ROC. Instead, the retroactive pay is reported for such a member under separate cover, and addressed to the Audit Section of the Division of Pensions and Benefits. If the member had retired, a new final salary needs to be certified for their retirement based on this retroactive increase, and the Retirements Section will recalculate the member's pension allowance;
- **The ROC is a report of activity that happened during the quarter covered by the report.** Thus, the 3rd quarter ROC is intended to reflect only what occurred during the 3rd quarter. **You should never use the ROC to correct mistakes from prior quarters;**
- Please remember, a delay in the Division of Pensions and Benefits receiving the ROC from ANY employer affects the timeliness of the Division providing services to ALL pension plan members, not just your employees and retirees. Updating of member accounts cannot occur until the ROCs of all employers within a pension system have been received and processed by the Division. Unfortunately, we continue to experience delays associated with late employer reporting. Please make every effort to submit the ROC on time.

Employer Education Programs

January — December 2006

The Division of Pensions and Benefits provides two different employer education seminars at regional locations in Randolph, Trenton, Mays Landing, Sewell, Lyndhurst, and Lincroft. Each seminar is a full day program. Participants who wish to attend both programs must register for each one separately.

Upcoming seminars are listed by topic, location, date and seminar ID number. Early registration is advised as seating is limited. State agencies with electronic access **MUST** register attendees through the STADIS system. Other employers should submit the seminar registration form to the Benefits Education Unit, Division of Pensions and Benefits, PO Box 295, Trenton, NJ 08625-0295 or fax to (609) 292-9500.

DAY 1

“Pension Processing and Employer Responsibilities”

This full day seminar is offered to assist employers of Public Employees' Retirement System (PERS), Teachers' Pension and Annuity Fund (TPAF), and Police and Firemen's Retirement System (PFRS) members in understanding the entire pension process as it applies to them and their employees.

Randolph
10:00 a.m. to 3:30 p.m.
May 9GG.983.264916
August 3GG.983.270014

Sewell
10:00 a.m. to 3:30 p.m.
February 8GG.983.152719
April 4GG.983.264925
September 7 . . .GG.983.270016

Trenton
10:00 a.m. to 3:30 p.m.
January 10 . . .GG.983.264922
March 7GG.983.264923
May 11GG.983.264924
October 4GG.983.270015

Lyndhurst
10:00 a.m. to 3:30 p.m.
March 14GG.983.264926
October 2GG.983.270017

Mays Landing
10:00 a.m. to 3:30 p.m.
March 3GG.983.264928
September 15 . .GG.983.270018

DAY 2

“Completing the Quarterly Report of Contributions”

This full day program is offered by the Division of Pensions and Benefits to assist participating employers of Public Employees' Retirement System (PERS), Teachers' Pension and Annuity Fund (TPAF), and Police and Firemen's Retirement System (PFRS) members in completion of the Quarterly Report of Contributions. Also included will be “Enrollments Basics” and forms completion.

County College of Morris
214 Center Grove Road
Randolph, NJ

NJ Div. of Pensions and Benefits
50 West State Street
Trenton, NJ

Gloucester County Southern
Regional Training Center
1492 Tanyard Road
Sewell, NJ

NJ Meadowlands Commission
1 DeKorte Park Plaza
Lyndhurst, NJ

Atlantic Cape Community College
5100 Black Horse Pike
Mays Landing, NJ

Trenton
10:00 a.m. to 3:30 p.m.
January 26GG.982.264929
March 23GG.982.264930
May 24GG.982.264931
October 24GG.982.270019

Randolph
10:00 a.m. to 3:30 p.m.
May 23GG.982.264933
August 22GG.982.270020

Sewell
10:00 a.m. to 3:30 p.m.
February 23 . . .GG.982.264937
April 19GG.982.264938
September 18 . .GG.982.270022

Lyndhurst
10:00 a.m. to 3:30 p.m.
March 29GG.982.264935
October 19GG.982.270021

Mays Landing
10:00 a.m. to 3:30 p.m.
March 31GG.982.264942
September 29 . .GG.982.270023



This schedule, along with the schedule of seminars that we offer to your employees, is available in the “resources” section of the Division of Pensions and Benefits’ Internet site at: www.state.nj.us/treasury/pensions

IROC Users Guide, Help Line, and Tutorial

The *Internet-based Report of Contributions* (IROC) is a powerful and labor-saving tool that changes the way in which you complete one of your core pension responsibilities — submission of the quarterly *Report of Contributions* (ROC). While we at the Division of Pensions and Benefits have taken great care to make this application as intuitive and user-friendly as possible, we understand that change always requires a learning phase and an adjustment from the way that things have been done previously.

In order to ease this transition, we have developed a users guide for the IROC. The users guide provides an introduction to fully understanding the advantages of using this reporting system and explains how to use all its features.

To access the users guide, navigate your Web browser to the Division of Pensions and Benefits home page at: www.state.nj.us/treasury/pensions In the upper right corner of the page (in the Online Systems Information box), click the link for “Help Information for Registered EPIC Users.” (The Employers Pensions Information Connection acronym

is EPIC). This will bring you to an EPIC help page, near the bottom of the help page you can click on the link for “IROC Users Guide”. Accessing the users guide via this route will allow you to also view other IROC and EPIC-related material. If you wish to access the *IROC Users Guide* directly, navigate your Web browser to:

www.state.nj.us/treasury/pensions/irochelp.htm

In addition, there is a telephone help line specifically for questions concerning completing the IROC. To reach the help line call (609) 777-2115.

There is also an online tutorial available (lasting approximately 8 minutes) at: <http://nj pensions.webex.com> (Click on “Recorded Sessions” then “IROC Tutorial” – you will need to ensure your browser’s pop-up blocker is turned off.) For more information on WebEx tutorials pertaining to the Division of Pensions and Benefits, please see the article regarding the MBOS tutorial below.

MBOS Can Ease Employer’s Tasks continued from page 3

exciting new perspective on their pensions and benefits.* Using MBOS, a member can directly view currently posted information about their pension account(s), and Deferred Compensation and SHBP accounts (if applicable), as well as perform functions such as submitting loan applications online, estimating a retirement benefit, and gaining a greater overall awareness and understanding of their pension fund and its importance in their life and future plans.

Spreading the news about MBOS will be beneficial for both yourself and our members. An employee’s first step is to register to use the system. Registration is available through the Division of Pensions and Benefits’ Web site and takes only a few moments. From the home page at: www.state.nj.us/treasury/pensions the registrant clicks on the highlighted link for “Introduction and Registration Information (MBOS)” in the upper right-hand area of the page. This will display easy-to-follow instructions for creating an MBOS account, and explain how to navigate the different screens

**Please note that MBOS is available only to active members. A similar system for retired members is under development.*

MBOS Video Tutorial Available Online!

In order to encourage members to register for MBOS and to make it even easier to learn its advantages, a video tutorial is available that can guide members with greater clarity than could text directions alone. The Division of Pensions and Benefits has established the tutorial on an account hosted by the WebEx company, which specializes in hosting online video presentations. To access the MBOS tutorial, you can begin on the Division of Pensions and Benefits home page at: www.state.nj.us/treasury/pensions. Click on the link for “Introduction and Registration Information (MBOS)” in the box at the upper right-hand corner. Once at the MBOS introductory page, click on the <http://nj pensions.webex.com> link near the bottom. On the page that opens, click on “Recorded Sessions” on the left of the page and then on the “Introduction to MBOS” link. (It may be necessary for you to download the WebEx player program in order to play this and other WebEx material.) This will bring you to the tutorial itself. The tutorial resembles a PowerPoint presentation and includes voice narration that explains how to use MBOS. Even if a member chooses not to view the tutorial, MBOS is designed to be user-friendly, and instructional material is presented in text form when the member logs on to MBOS.

Updates

Winter 2005
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Updates is published semi-annually by the Division of Pensions and Benefits and is designed to keep employers informed about issues regarding the administration of the pension programs. The newsletter will address legislative changes and include articles designed to clear up pension issues and concerns.

The selections in this publication are for informational purposes only and while every attempt at accuracy is made, it cannot be guaranteed. If there are discrepancies between the information presented here and the law, regulations, or contracts, the latter will govern. If you have questions or concerns or would like a particular issue addressed, contact the Updates Editor, Division of Pensions and Benefits, PO Box 295, Trenton, NJ 08625-0295.

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Updated Publications Index

The following publications are new or have been revised since the last issue of *Updates*. Fact sheets and Certifying Officer Letters can be viewed on the Division's Internet site at: www.state.nj.us/treasury/pensions The new forms can be found in the "Forms Index" of the online Employer Pensions and Benefits Administration Manual at: www.state.nj.us/treasury/pensions/epbam/index.htm

Publications can be ordered in bulk by calling (609) 777-4357.

New and Revised Fact Sheets

#8	<i>Enrollment Eligibility and Age Limits (PFRS)</i>	July 2005
#12	<i>Taxation of Retirement Benefits (All Funds)</i>	June 2005
#16	<i>Disability Retirements Benefits (PFRS)</i>	November 2005
#23	<i>The State Health Benefits Program and Medicare Medicare Parts A & B for Retirees (SHBP)</i>	November 2005
#39	<i>Disability Retirement Benefits (SPRS)</i>	November 2005
#40	<i>Death Benefits (SPRS)</i>	October 2005
#44	<i>Tax\$ave</i>	September 2005
#46	<i>LEO: Law Enforcement Officers and the Public Employees' Retirement System (PERS)</i>	September 2005
#47	<i>State Health Benefits Program Retired Coverage Under Chapter 330 (PFRS) (LEO)</i>	July 2005
#48	<i>Family Status Changes – Employees (All Funds)</i>	October 2005
#49	<i>Family Status Changes – Retirees (All Funds)</i>	October 2005

New Certifying Officer Letters

<i>Termination of NJ PLUS in Delaware</i>	November 2005
<i>Report of Contributions 3rd Quarter 2005</i>	September 2005
<i>SHBP Open Enrollment 2005</i>	September 2005
<i>Medicare Prescription Drug Benefit – Part D</i>	August 2005
<i>Open Enrollment for the New Jersey State Employees' Tax Savings Program (Tax\$ave)</i>	August 2005
<i>Report of Contributions 4th Quarter 2005</i>	December 2005